

Fill in this information to identify the case:

Debtor 1 Mark Phillips Pitts

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 25-00802

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Trustmark National Bank

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account:

6 7 5 8

Date of payment change:

Must be at least 21 days after date of this notice 08/01/2025

New total payment: \$ 1,299.77
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 220.52New escrow payment: \$ 268.50**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Mark Phillips Pitts
First Name Middle Name Last Name

Case number (if known) 25-00802

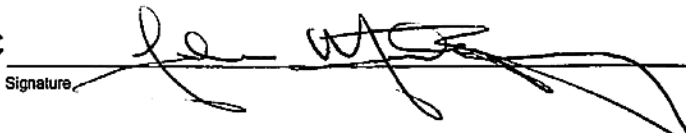
Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x  Date 06/24/2025
Signature

Print: John Montgomery Title Bankruptcy Analyst
First Name Middle Name Last Name

Company Trustmark National Bank

Address P.O. Box 522
Number Street

Jackson MS 39205
City State ZIP Code

Contact phone 601-208-4979 Email _____

ANALYSIS/REVIEW - PROJECTION STATEMENT 376 6/24/2025 12:58:25 PM ET PFSP342

Account No Statement: Type ANNUAL Date 06/16/25
 SHORTAGE WAS SPREAD BKR

Analysis Based On

Anticipated Disbursements	2542.04	CP Index Factor	0.00%
Ideal Escrow Payment	211.83	Cushion C-1/6	423.66
Cycle 08/01/25 - 07/31/26		RESPA Max 1/6 Cushion	423.66
Analysis Parameter Review	<input type="text" value="No"/> ▼	Loan Status Review	<input type="text" value="No"/> ▼
Anticipated Escrow Balance Detail	<input type="text" value="No"/> ▼	Current PITI	1251.79
		PMI Termination Date	08/08/08

Results

Lowpoint Month: 04/26	Anticipated Bal	-256.43	Required Bal	423.66
SHORTAGE -680.09	DEFICIENCY	.00		
Current Escrow Shortage	-680.09	Percentage of Change	21.7576%	
EA Shortage Spread Used	12	View Trial Balance Detail	<input type="text" value="No"/> ▼	

---- OLD ---- ----- PAYMENT DETAIL ----- --- NEW EFF 08/01/25 -

1031.27	PRINCIPAL & INTEREST	1031.27
220.52	ESCROW	211.83
.00	OPTIONAL INS	.00
.00	ANCILLARY	.00
.00	SHORTAGE	56.67
.00	DEFICIENCY	.00
.00	SURPLUS	.00
.00	ROUNDING (+/-)	.00
.00	BUYDOWN/ASST PMT	.00
1251.79	TOTAL BORROWER PAYMENT	1299.77

Message:

OK

MORE...

ANALYSIS/REVIEW - PROJECTION STATEMENT 376 6/24/2025 12:58:44 PM ET PFSP344

+-----Trial Balance Detail-----+						
-- To Escrow --			-- From Escrow --		---- Escrow Balance ----	
Month	Antcptd	Cpindex	Antcptd	Desc	ANTCIPTD	Required
STARTING BALANCE =>					379.14	1059.23
08/25	211.83	.00	.00		590.97	1271.06
09/25	211.83	.00	.00		802.80	1482.89
10/25	211.83	.00	.00		1014.63	1694.72
11/25	211.83	.00	.00		1226.46	1906.55
12/25	211.83	.00	.00	COUNTY	1438.29	2118.38
01/26	211.83	.00	.00		1650.12	2330.21
02/26	211.83	.00	.00		1861.95	2542.04
03/26	211.83	.00	.00		2073.78	2753.87
04/26	211.83	.00	2542.04	HAZARD	-256.43	423.66
05/26	211.83	.00	.00		-44.60	635.49
06/26	211.83	.00	.00		167.23	847.32
07/26	211.83	.00	.00		379.06	1059.15
+-----+						

Message: CLICK RETURN TO EXIT

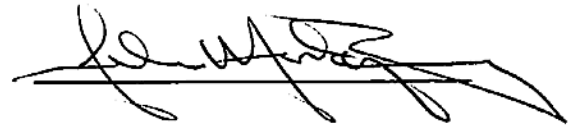
OK

BOTTOM

CERTIFICATE OF SERVICE

I, John Montgomery, do hereby certify that I have this 24th day of June, 2025 transmitted via Electronic Case Filing, as it appears on this date in the Court registered e-filers of CM/ECF and/or via U.S. Mail, postage prepaid, a true and correct copy of the above Notice and a copy of the Notice of Mortgage Payment Change to the Case Trustee, Debtor(s),

**Torri Parker Martin, Chapter 13 Trustee
tpm@tpmartinch13.com**

A handwritten signature in black ink, appearing to read 'John Montgomery', written over a horizontal line.

**John Montgomery
P.O. Box 522
Jackson, MS 39205**

**Mark Phillips Pitts
1350 Cherry Grove Rd
Crystal Springs, MS 39059**

**Thomas Carl Rollins, Jr
trollins@therollinsfirm.com**